Exhibit A

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8 Admitted VA 9 Admitted CA 10 Admitted FL 11 Admitted PR

12 Admitted VI

August 7, 2009

VIA ECF & UPS OVERNIGHT MAIL

Hon. Madeline Cox Arleo U.S. District Court for the District of New Jersey MLK, Jr. Fed Bldg & U.S. Courthouse 50 Walnut Street Newark, N.J. 07101

Re:

Ramirez, et al. v. STi Prepaid LLC, et al.

Civil Action No. 08-1089 (SDW)

Dear Judge Arleo:

As Your Honor may recall, this firm represents STi Prepaid, LLC with respect to the abovereferenced matter.

Counsel advised the Court of the settlement of this matter (pending execution of a formal written agreement, and appropriate approvals) on July 30, 2009. Pending the completion of the paperwork required for the settlement, counsel have agreed to the enclosed proposed consent order extending the Defendants' time to answer the Amended Consolidated Complaint through and including November 1, 2009.



Hon. Madeline Cox Arleo August 7, 2009 Page 2

We respectfully request that, should Your Honor find the proposed consent order to be acceptable, that it be entered.

We thank Your Honor for considering this matter.

Respectfully submitted,

WILENTZ, GOLDMAN & SPITZER, P.A.

JAMES E. TONREY, YR. Attorneys for Defendant

STi Prepaid, LLC

cc: James E. Cecchi, Esq. (via e-mail) Lindsey Taylor, Esq. (via e-mail) Bruce Nagel, Esq. (via e-mail) John R. Goldman, Esq. (via e-mail)

Edward T. Kole, Esq.